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MUTUAL AID ASSOCIATION

OF THE

Philadelphia County Medical Society

FOR THE

RELIEF OF THE INDIGENT WIDOWS AND ORPHANS
OF PHYSICIANS.

Addresses delivered at the Public Meeting held December 16, 1891.

ABSTRACT FROM THE TRANSACTIONS OF THE PHILADELPHIA COUNTY
MEDICAL SOCIETY.

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THE MUTUAL AID ASSOCIATION
OF THE
PHILADELPHIA COUNTY MEDICAL SOCIETY.

THIS organization is purely charitable, established for the relief of the indigent widows and orphans of medical men.

It needs a Permanent Fund of at least \$100,000, and appeals strongly first to all medical men, and secondly to the general public, many of whom feel a debt of gratitude to this profession.

Donations of any amount will be gratefully received from the profession and from others.

Any member of the County Medical Society may become a member of this Association by paying an initiation fee of \$5.00, and an annual fee of \$5.00 or \$10.00 for a term of years.

He may become a Life Member by paying \$50.00 in one sum.

The payment of \$100.00 by anyone constitutes a Benefactor.

The Association in return guarantees an annuity to the needy widows and orphans of members.

This Annuity will be \$400 to each widow, and \$100 to each child, as soon as the funds permit.

The work is most economically administered, and all moneys received from Life Memberships, Donations, etc., are at once added to the Permanent Fund.

Every physician in Philadelphia is urged to remember this Association in his Will, and to keep it in view when consulted by patients in regard to worthy objects of charity.

DE FOREST WILLARD, *President*,
1818 CHESTNUT STREET.

GEORGE B. DUNMIRE, *Treasurer*,
1225 ARCH STREET.



THE NECESSITY OF PHYSICIANS' AID ASSOCIATIONS.

By JOHN B. ROBERTS, M.D.,

PRESIDENT OF THE PHILADELPHIA COUNTY MEDICAL SOCIETY.

THE Directors have put me upon the programme to address you upon the necessity of mutual aid associations, which shall render assistance to disabled physicians and to the families of physicians who have died without leaving provision for their wives and children. It is scarcely possible that any physician here to-night is unacquainted with the urgent need for such an organization; but there are those present, not of the profession, who may be surprised to hear that the practice of medicine is not a lucrative vocation. No one can begin the practice of medicine without having previously spent a good deal of money in obtaining his technical education; nor can he begin his work until he has at least reached his majority. Those entering upon a commercial career can earn a certain amount of income, even though it be small, without several years of study, and before the age of twenty-one years. A young doctor, moreover, starts in life burdened by the cost of the necessary books and instruments. Then, too, the doctor has to keep up the appearance of success, for few will employ a physician who wears shabby clothing and has a dilapidated home, showing upon the surface his inefficiency. Is one likely to employ a physician who is known to have few patients? A feeling of charity may occasionally impel a man to employ a mechanic who is in need of work, but few of us would place our own bodies in the care of a doctor evidently trusted by few clients. Thus it is that the necessity of maintaining decent appearances prevents on the part of a doctor that economy which in other cases is so commendable.

Another contributing factor to the limited income of a physician is the fact that practically all the work must be done by his own hands and brain; he cannot appoint clerks to assist him or delegate the routine business to another. The sick person who calls a physician wants the physician for whom he sends, and will accept another only grudgingly and for but a short time. When we consider that the day is but twenty-four hours long and that much of this time is needed for sleep and refreshment, we appreciate the impossibility of one person carrying on a large business without help.

Then, also, the sense of propriety prevents a physician publishing a claim to superior ability in the manner permissible to merchants calling attention to the goods which they have for sale.

I was recently struck by the provision of the Corporation of Barber-Surgeons in London, which, in 1307, forbade its members putting blood in their windows as an advertisement of their skill. This shows the objection to professional advertisement even in those early days. It holds equally good

at the present time; for of little professional standing are the dentists who put extracted teeth in their windows, or the doctors who fill their windows or offices with tapeworms and tumors preserved in bottles of alcohol.

The public does not realize the fact that the physician cannot avoid doing a great deal of professional work for which he never receives compensation. No educated man is so directly and personally employed by the very poor. The clergyman in administering to the poor of his parish receives an indirect recompense from the wealthier class of parishioners who pay his salary. The doctor, however, is directly employed by the indigent from whom he must receive his fee if he is paid at all. The result is that the professional remuneration received from the poor is totally inadequate for the work done.

Sir James Paget, in investigating the subsequent career of graduates of one of the London medical schools, found that twenty-five per cent. of them had left the medical profession for more lucrative callings. In this country, Dr. W. R. Hubbert reports that of one hundred of his medical friends nearly seventy-five per cent. had after graduation entered other callings to add to their incomes; becoming real estate agents, book canvassers, etc., as well as practitioners. Dr. Thurston found that one hundred and seventy-five different practices advertised for sale in the *Lancet* had an average income of \$625 per year. When it is considered that the income in each case was the gross receipts of the practice offered for sale, and was estimated by one who would be anxious to make the best showing possible, it can readily be understood how poorly the average doctor is paid for his services. It has been estimated that the average income of all the medical men in England, who actually work in their profession and have no other revenue, is \$1000 a year. A writer in the *London Quarterly Review* says that there are in England not a few competent practitioners of great ability and industry who, although willing to undertake anything honorable, do not receive \$500 a year. The same author says it is probable that hardly one medical man in forty rises to a position of professional eminence and social dignity. I am quite sure that these statistics, though at first appalling, will upon second thought, be recognized by us all as holding good in this country. It is therefore the duty of every member of the Philadelphia County Medical Society to consider the propriety of becoming a member of the Mutual Aid Association, not because he feels that he may need assistance from his colleagues during his life, or after his death for his family, but because of the help required by his needy brothers. I cannot, it seems to me, do a better thing than urge you to become members of the Mutual Aid Association this evening, and to see your attorneys as early as possible to-morrow and insert in your wills a legacy, even though small, for this object.

While looking over some books lately I was greatly interested by the provisions made in earlier times for organizations of this character. For instance, in the time of Richard II., about 1387, the Corporation of Barber-

Surgeons in London adopted a series of ordinances or regulations which correspond with what we now know as by-laws. I read from this slip of paper a translation from the Norman-French of one of these ordinances. It is noticeable that it is the *first* of the ordinances, and not the second, third, or fourth. It reads as follows:

"Firstly, to the honor of God and all his Saints, and to stir up the Commons of the people to do well, and to have perseverance in well doing, it is ordained that if any brother of the Fraternity who has been of this Fraternity for seven years by chance fall into trouble or into poverty, and if he have nothing of his own by which he may be able to live, and it be not through his own folly, that then he shall have each week from the common box tenpence halfpenny for his sustenance."

At a still later period the following paragraph is found in the regulations for the government of the Guild of Surgeons. This Guild, it must be remembered, was contemporary with the Corporation of Barber-Surgeons, and at one time united with it, so that we the descendants of English stock may consider ourselves as being a sort of posterity to these two old surgical organizations of Great Britain. The following regulation was made in 1435 for the government of the Guild of Surgeons:

"Also it is ordeined and assentid in this composicioun that eueri Cirurgian of the felowschipe in the craft of Cirurgie to paie iid a quarter to the box that is viiid a yeer to the profit and worschip of the craft in helping and releuyng the nede of pore men of the same felowschipe."

The greater value of the English penny at the time these sums were furnished the poor brothers of the Fraternity, made the assistance a real one.

In order to show the value of even a small legacy which I trust you are going to put in your wills to-morrow for the benefit of this Association, I wish to point out to you the result of such legacy by Robert Ferbras, citizen and Barber-Surgeon of London in 1470, who gave or bequeathed (it is not certain whether it was given before death or left in his will) two freehold houses in the Parish of St. John to the Company in trust to divide one moiety of the surplus receipts, after the repairs, among poor members of the Corporation of Barber-Surgeons in London. This provision made over four hundred years ago is to this day distributed by the officers of the corporation among twenty-eight members and their widows. Do you not, therefore, see the amount of good that can be accomplished if each member of this Society will do as did the barber-surgeon in the fifteenth century, whose name otherwise would probably have been lost to us. I have made these quotations to show that even in the earliest times professional men found that the income derived from practice was not to be depended upon, that they knew it was a vocation bringing in no large remuneration, and that a warm feeling for their colleagues compelled them to do what lay in their power for those members of their profession who fell into pecuniary distress and left their families without a proper income.

EXPERIENCE IN THIS LINE OF WORK IN MASSACHUSETTS.

By HENRY W. WILLIAMS, M.D.,

PRESIDENT OF THE MASSACHUSETTS MEDICAL BENEVOLENT SOCIETY, BOSTON, MASS.

A PRELIMINARY movement toward the formation of a Society for the Relief of Indigent Physicians was made in December, 1858, at a meeting of the Boston Medical Book Club. After an informal talk on the subject, two of its members were made a committee to get information regarding societies established, in this country or abroad, to provide aid for professional men who, through illness or misfortune, had fallen into distress.

Having obtained copies of the constitutions of several societies organized for the purpose of helping clergymen or physicians who had come to need, and having also received various practical suggestions from the officers of some of these associations, the committee in due time prepared a plan which was presented at a larger meeting of the profession, where their scheme was unanimously approved, and the gentlemen present organized themselves as the Massachusetts Medical Benevolent Association.

The undertaking, from these small beginnings, was an immediate success; receiving the approval of the medical fraternity, and gaining, within a comparatively short period, so much of endowment, by legacies and otherwise, that it became expedient to apply for a charter from the Commonwealth, as the "Massachusetts Medical Benevolent Society," with the privilege of holding real and personal estate to the amount of fifty thousand dollars under the authority therein bestowed.

The constitution and by-laws adopted for the corporation show a careful conservatism as to organization, methods of relief, and investments. I venture to refer to certain special features, and to give briefly some of the results of our practical experience.

The Society proposed to act as a trusty agent in gaining confidential information in cases of the supposed adversity of *confrères* in the profession (whether or not members of the Society) or of their dependents; and, after due inquiry as to character and circumstances, to bestow requisite temporary or permanent aid—as from brothers to brethren.

Happily, thus far, only one of those enrolled in the Society has needed its help.

The proviso that all receipts, from any sources, for the first five years should be reserved as a permanent fund, and that until this fund amounted to five

thousand dollars only the interest should be distributed to beneficiaries, was a wise one; as, while only slightly deferring the beginning of the gracious functions of the Society, it avoided a drain upon its treasury until it could be ready for any probable contingencies.

The annual or life assessments of members, burdensome to no one, as also the entrance fee, go to augment the charitable capacity of the Society; but the very generous coöperation already won, without solicitation, from the outside world, has encouraged us to believe that as the Society becomes more widely known, and the roll of its beneficiaries is enlarged, it may confidently look for auxiliary support from large-hearted persons, and their testamentary advisers or trustees, who, in every prosperous community, seek for opportunities of well-directed benevolence; and we are justified in hoping to become yet more the almoners of those who recognize the eminent services of a profession in which the exercise of an unostentatious self-sacrifice and devotion makes up so large a part of the daily life and labors of its members.

The care and dispensing of the funds of the Society is confided to the council, which is able to discharge these functions with more efficiency and less publicity than could the whole Society.

A certain amount of rotation in office in the council is secured by the provision that three of the nine trustees, who are elected for three years, shall be retired at the end of each year; to be eligible for reelection only after the expiration of one year.

Bonds are required of the treasurer, and he is restricted, in making investments, to certain classes of securities.

The expenses of the Society are nearly nominal—our treasurer having for many years cheerfully contributed his most faithful, efficient, and sympathetic services in its behalf.

In a few cases of emergency the president and treasurer have assumed a personal responsibility in giving temporary aid—which action has, in each case, been confirmed by the council.

Incidental benefit has been gained, in keeping up a personal interest in the work of the association and promoting good fellowship and mutual acquaintance among physicians from different counties of the State, through annual or biennial social reunions, usually at the invitation of one of the officers of the Society, in connection with its annual meetings.

The Society has now a membership of more than two hundred, and its permanent fund amounts to more than thirty thousand dollars. It has, therefore, been determined to apply to the incoming Legislature for authority to hold real and personal estate to the amount of one hundred and fifty thousand dollars.

The present number of beneficiaries who receive annuities is twelve: only two of whom are physicians, the rest being widows or orphans.

The Massachusetts Medical Benevolent Society is not, like some associa-

tions established for similar objects, in any sense a mutual life or health insurance company—sustained by large annual or other payments from members, and in return guaranteeing to them certain fixed allowances during disability from illness, and to their families considerable sums in case of their decease. It is purely a benevolent association, watching for occasions for extending its benefits to those of our profession in good repute, or their families, who are overtaken by adversity.

The proviso that annuities, once granted, shall not be withdrawn, except for cause, or when no longer needed, is valuable as giving a comfortable assurance of continued help so long as required—thus sparing the beneficiary any anxious uncertainties.

The sums given are indeed small, but as a permanent addition to scanty resources they are a welcome boon to the physician crippled in health or by calamity, to a widow left with but scanty means, or to nearly helpless orphans.

I regard it as a high privilege to have this opportunity of conferring with the members of the Mutual Aid Association in relation to these matters so dear to our hearts; as I am sure that nowhere can anything be more discreetly and generously done in this good cause than in this city of Brotherly Love.

THE WORK IN PHILADELPHIA.

By DE FOREST WILLARD, M.D.,

PRESIDENT OF THE PHILADELPHIA MUTUAL AID ASSOCIATION.

DARWIN, in his *Descent of Man*, has demonstrated most forcibly the law of Nature ordinarily termed the "survival of the fittest," representing the continual struggle for existence which is illustrated not only in animal life but also in our own race. He has also, however, in contra-distinction to this, evolved another law, which is seen equally, if not more constantly, in the animal world. This law is brought out still more forcibly by the Russian scientists Kesler and Krapowski, who show conclusively that the most successful order of animals, birds, and insects are those who persist, not in a continual mutual struggle, but in the other law of mutual coöperation, aid, and assistance. Under this beneficent plan they not only increase more rapidly, but are able to protect themselves against inroads. This law is seen forcibly in ants, beetles, and many of the lower forms. The ant who will not supply his neighbor with food when requested is considered a common enemy, and is attacked by his friends. Must man learn from the lower orders of life!

This Association asks you to-night to stop for a few minutes in your "struggle," and to consider the more helpful and successful plan of mutual aid and assistance, believing by this means that you will not only benefit others, but also yourselves.

If we were to follow the teachings of Confucius, or Lotsz, or of Taoism, we should even find the principles of mutual aid most beneficial. Therefore, how much more so in this noble Christian land, and in this city especially!

In our city the good accomplished by the Merchants' Fund and Mercantile Benevolent Association is sufficient evidence that such societies are of value among those whose ties are by no means as strong as are those existing in our profession. Our question should be, not how much shall we do for a needy companion, but when shall we stop doing!

The ancients represented Friendship in art as a young man, poorly attired, full of energy, activity, and aptness. On his garment was written: "In death and life—friendship the same;" on his forehead: "Summer and Winter—in prosperity and adversity, no change." His left shoulder and arm were bare to the heart, and the finger of the right hand pointed to the heart, over which was written "Far and near," implying that true friendship was not impaired by time or distance. Such should be the friendship existing in

the medical profession, and our energies should never cease while any one of our members is in need.

The objects of the Mutual Aid Association are certainly too little known, and too little appreciated, by the profession in Philadelphia. Our Association is not one simply for insurance; that can be gained in other and better ways. The work is a charitable one; yet by an investment of \$50 a man has the prospect of securing for his wife and children many hundreds of dollars. Of course, no one will presume that any association, no matter how well managed, can offer to pay to every member the sum of \$400 per year in return for so small a premium, but it is hoped by each one of us that our families will never be obliged to ask assistance from this Association. Most of us strive to leave sufficient support and provision for their maintenance, and a regular insurance will have been taken by every prudent husband and father. Of the thirty members of this Association who have died, the families of only two have required help. If needed, the amount of annuity received will be most timely and helpful.

To a young man with a growing family, and with necessarily little surplus beyond his daily needs, this Association holds out most satisfactory promises of security. To a large class for whom the future is uncertain, a few hundred dollars per year may prove a priceless boon; to those who are successful and do not require aid, the \$50 expended will not be felt. Every member of the profession should belong to this Association, not only for his own advantage, but to assist those who may be in need. It is but a trifle, and in any case will prove the best of investments.

The history of the past will repeat itself in the history of the future, and to the widows and orphans of some of the members of this Association there will come a time of dire distress. Reared in comfort, perhaps in affluence, accustomed to the luxuries of a refined home, the change will be more severe if to this change must be coupled the struggle for bread.

Life Members.—It is of advantage to members, as well as a gain to the Association to have the life members complete at once their payment. These receipts go to swell the permanent funds, and increase the opportunities of the Association for help. For the members also it is an advantage from a business point of view, as it will require in annual payments a much larger sum than \$50 to become a life member later. From those who are unable to meet this amount in one payment, \$5 or \$10 per year will be received.

Benefactors.—Those who have completed their life memberships need not think that their work is done. Another \$50 will constitute a benefactor, and all additional sums, large or small, will be at once added to the benevolent fund.

Benefactions and donations will be gladly received from any member of the community, professional or otherwise.

The Association is managed practically without expense, save for postage and stationery. Every dollar contributed to the permanent fund is safely invested, and if every member will include this in his charitable work at each Christmas-time, the resources will rapidly accumulate.

Legacies.—There are few charities which appeal more directly to medical men, and it should receive recognition from every member of the profession, not only by a yearly contribution, but also by legacies. If every physician in the city will insert a clause in his will, giving this Association \$100, \$1000, or \$100,000, as his means will permit, the income will speedily be such as to accomplish a vast amount of good. The New York Association has already over \$175,000 in invested funds. In the British Medical Benevolent Association, a number of legacies varying from £1000 to £5000 have been received, and this Association distributes annually nearly £2000.

Our Association has been already remembered in the wills of some of the members, and more legacies will follow if medical men will speak of this matter to those outside of the profession. The difficulty in the past has been that the charitable nature of the Association has been but little known even to the profession. Personal appeals to charitably disposed friends and patients will yield the best results.

